



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Anmol N. Matada  
Assignee: International Business Machines Corp.  
Title: CREDIT CARD APPLICATION AUTOMATION SYSTEM  
Serial No.: 10/645,176 Filing Date: August 21, 2003  
Examiner: D. Walsh Group Art Unit: 2876  
Docket No.: AUS920030385US1

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Austin, Texas  
April 15, 2004

COMMISSIONER FOR PATENTS  
Mail Stop Non-Fee Amendment  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT A UNDER 37 C.F.R. §1.111**

Dear Sir:

This paper is responsive to the Office action dated January 15, 2004, having a shortened statutory period expiring April 15, 2004. No extension of time is believed to be required to respond to the Action; however, in the event any extension of time is required, please consider that extension requested and please charge any associated fee, and any additional required fees, to deposit account number 50-2053. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.